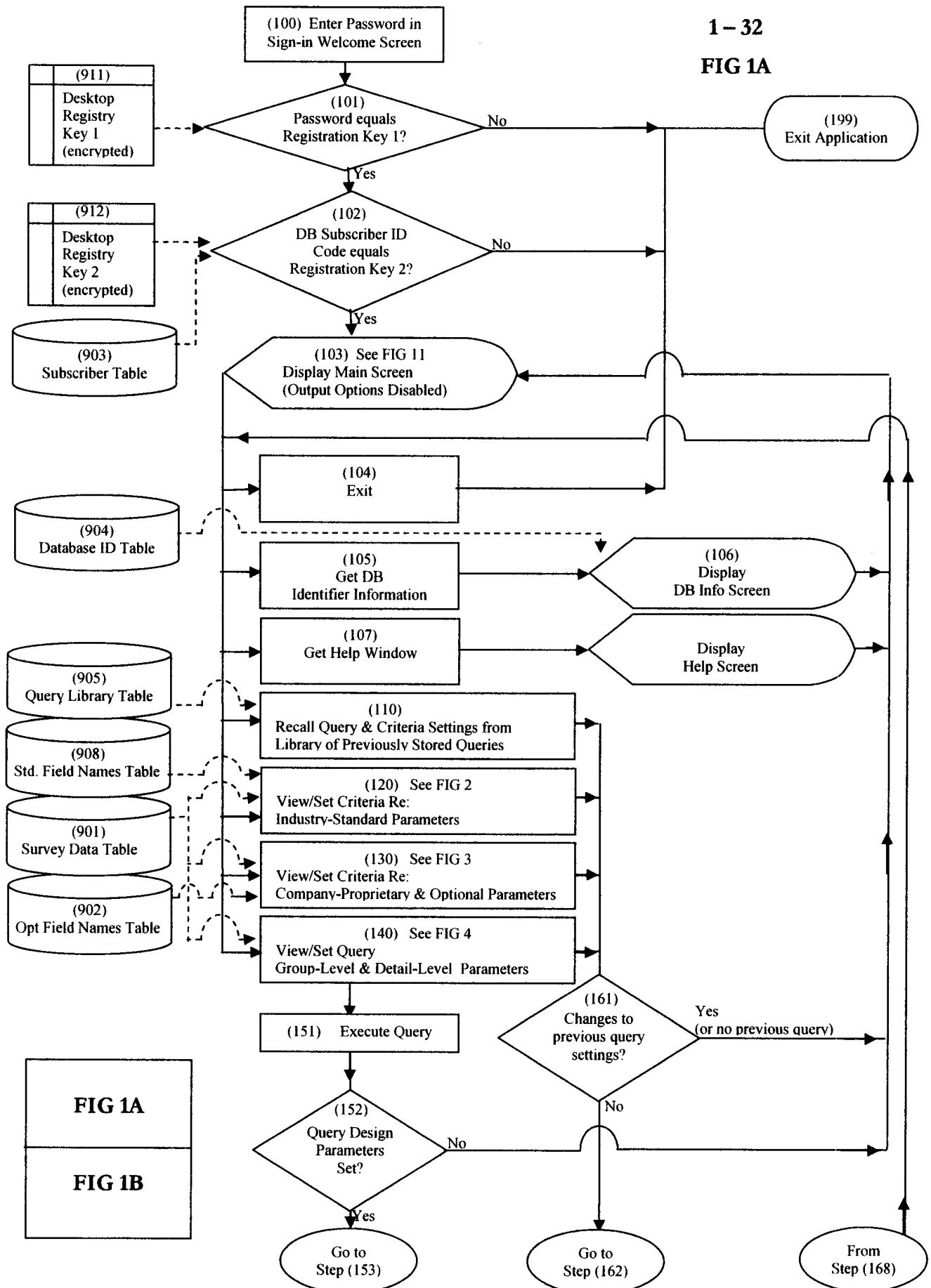


REPLACEMENT SHEET

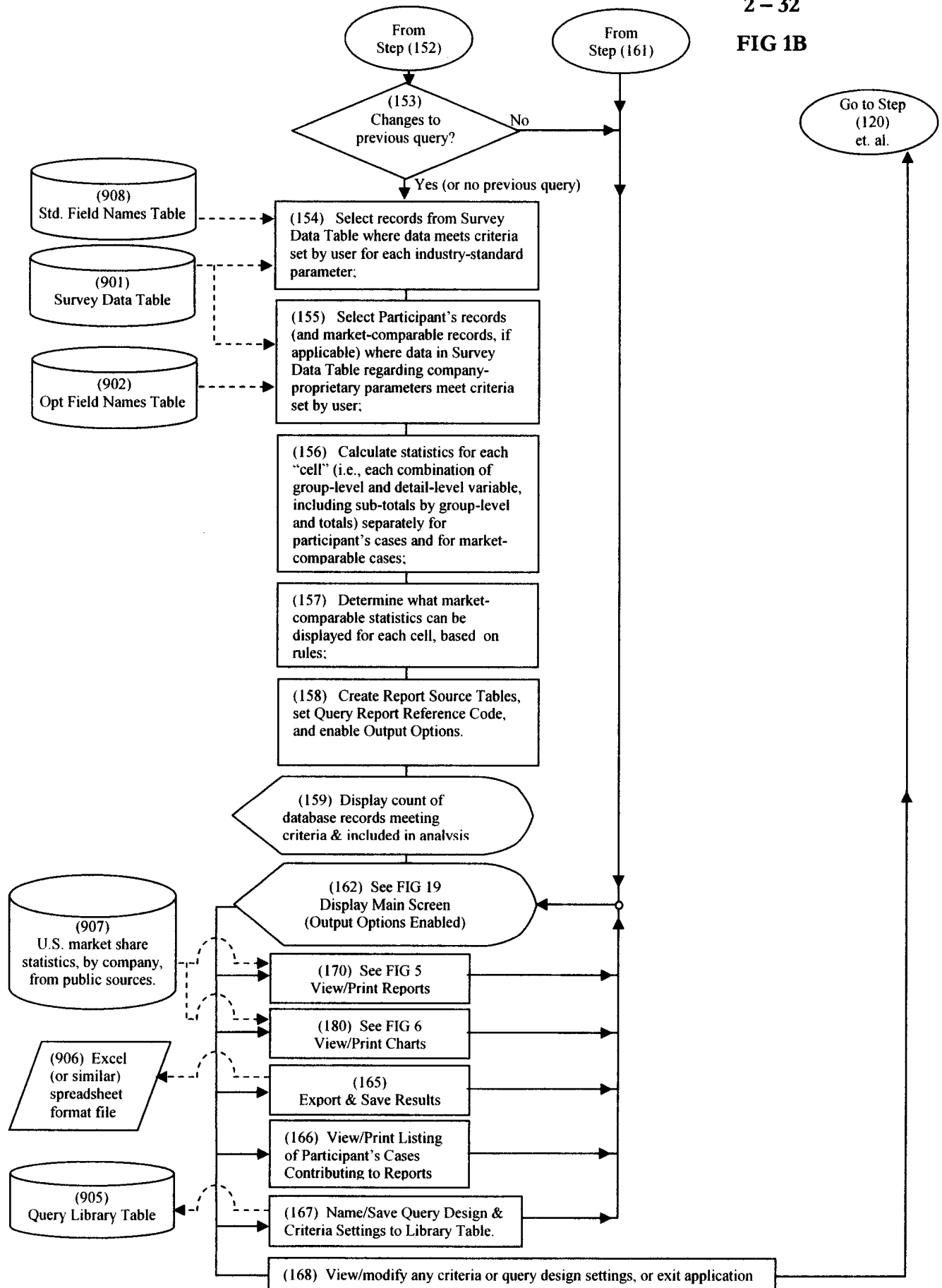
1 - 32
FIG 1A



REPLACEMENT SHEET

2 - 32

FIG 1B



REPLACEMENT SHEET

FIG 2

3 - 32

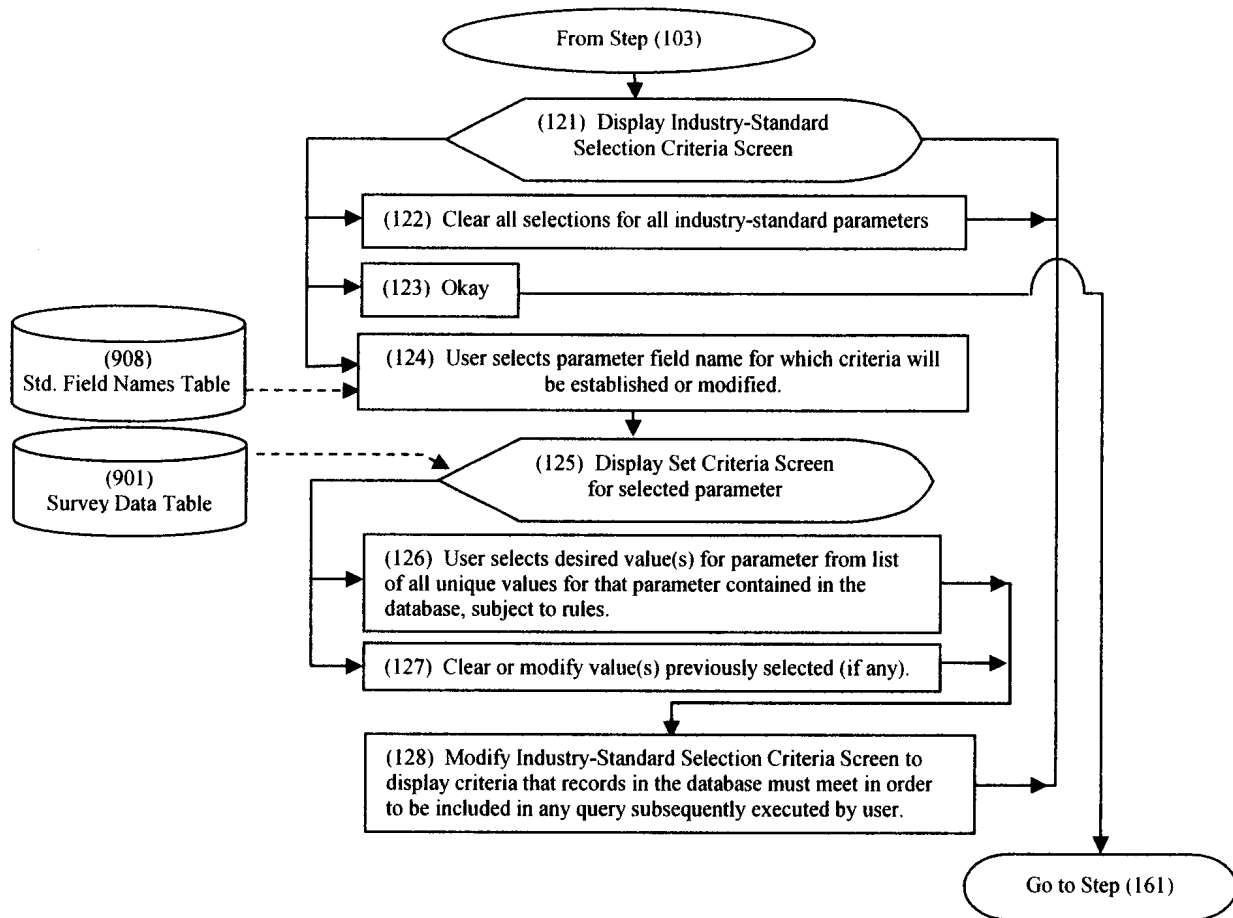
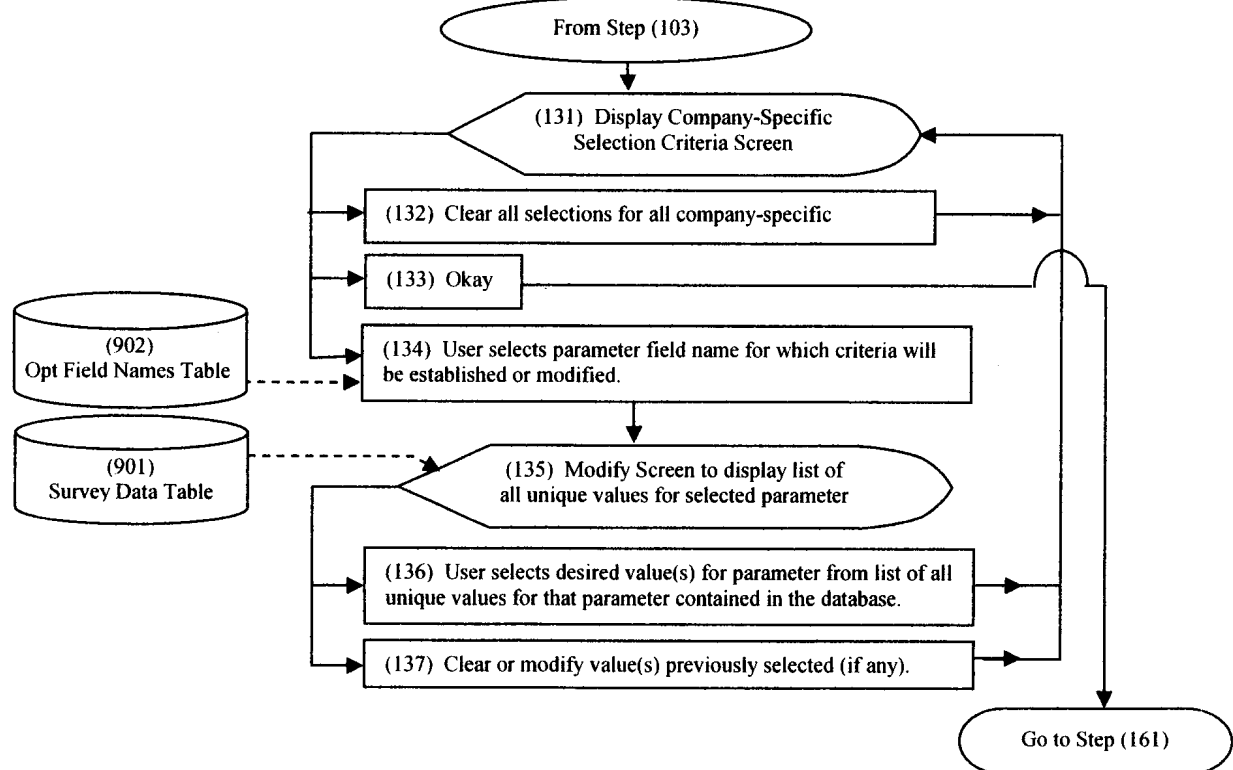
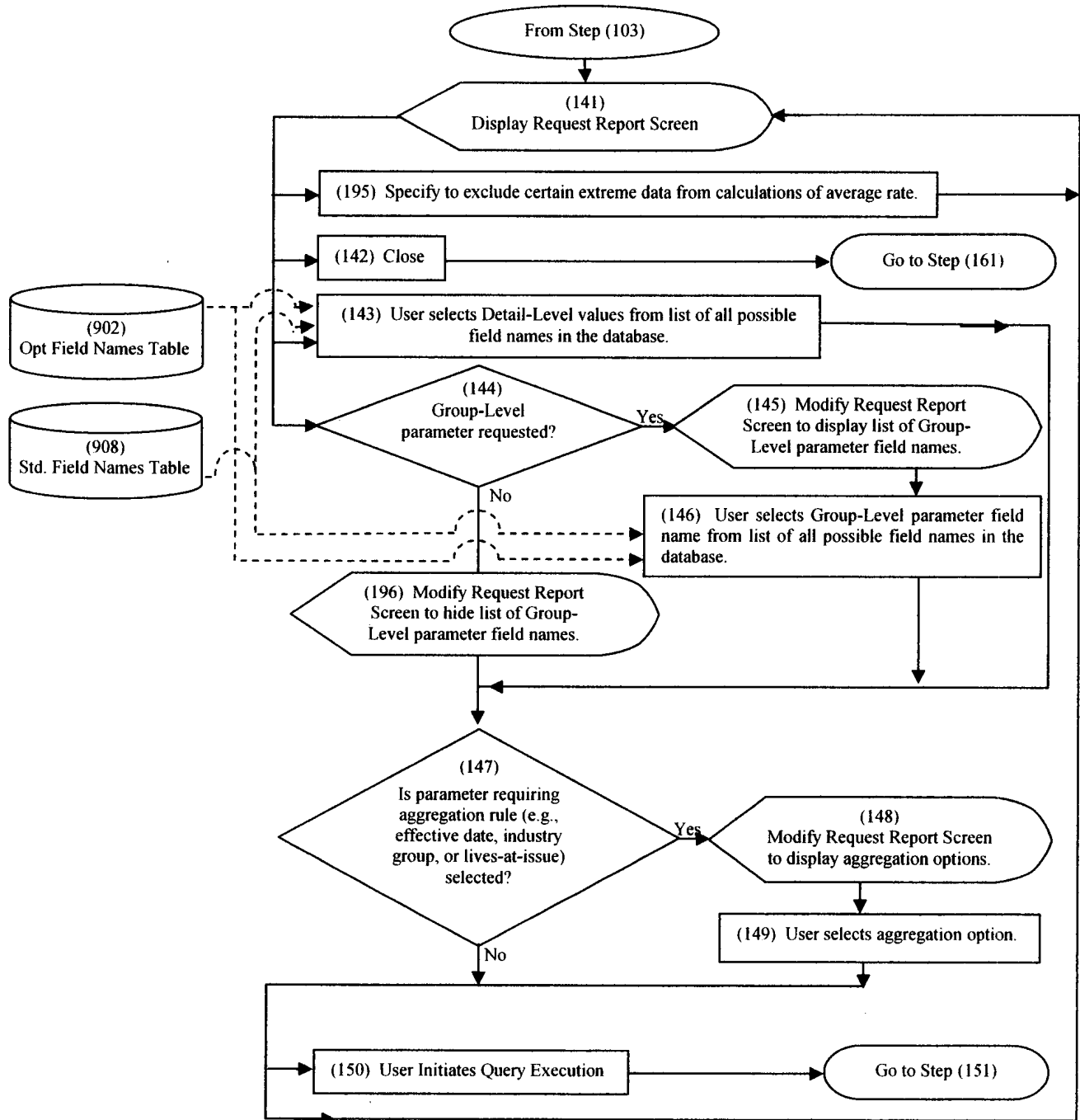


FIG 3



4 - 32

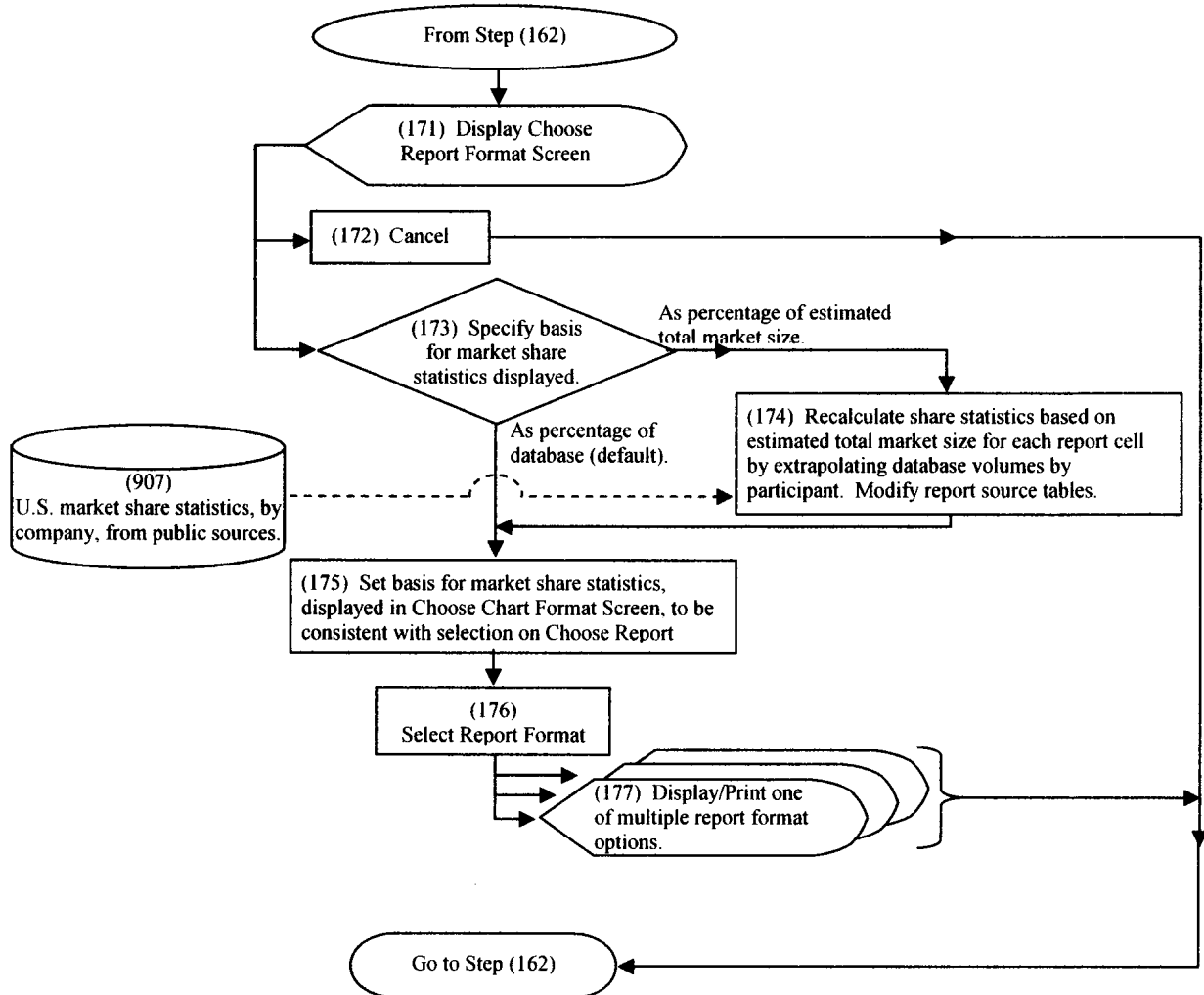
FIG 4



REPLACEMENT SHEET

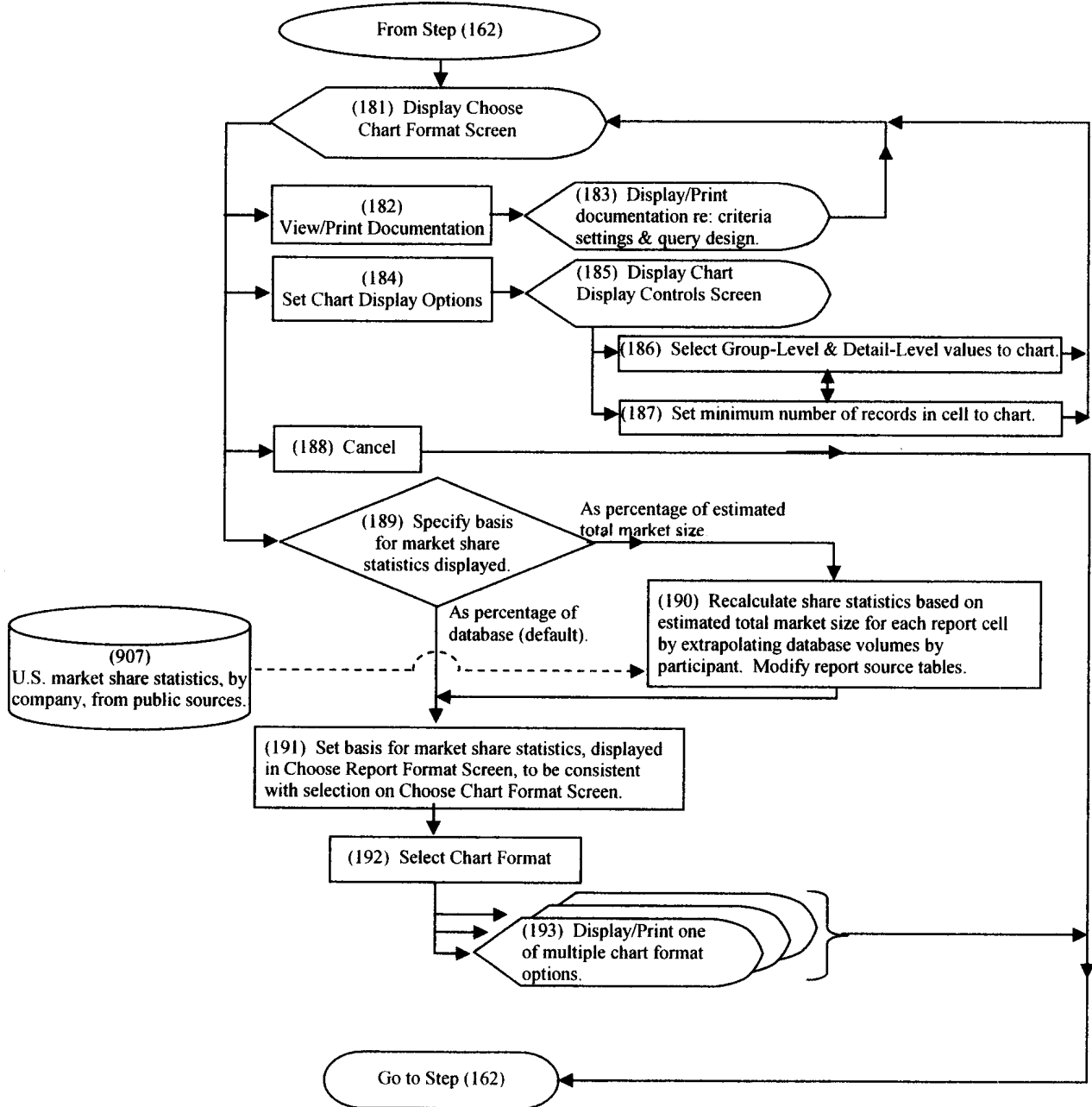
5 - 32

FIG 5



6 - 32

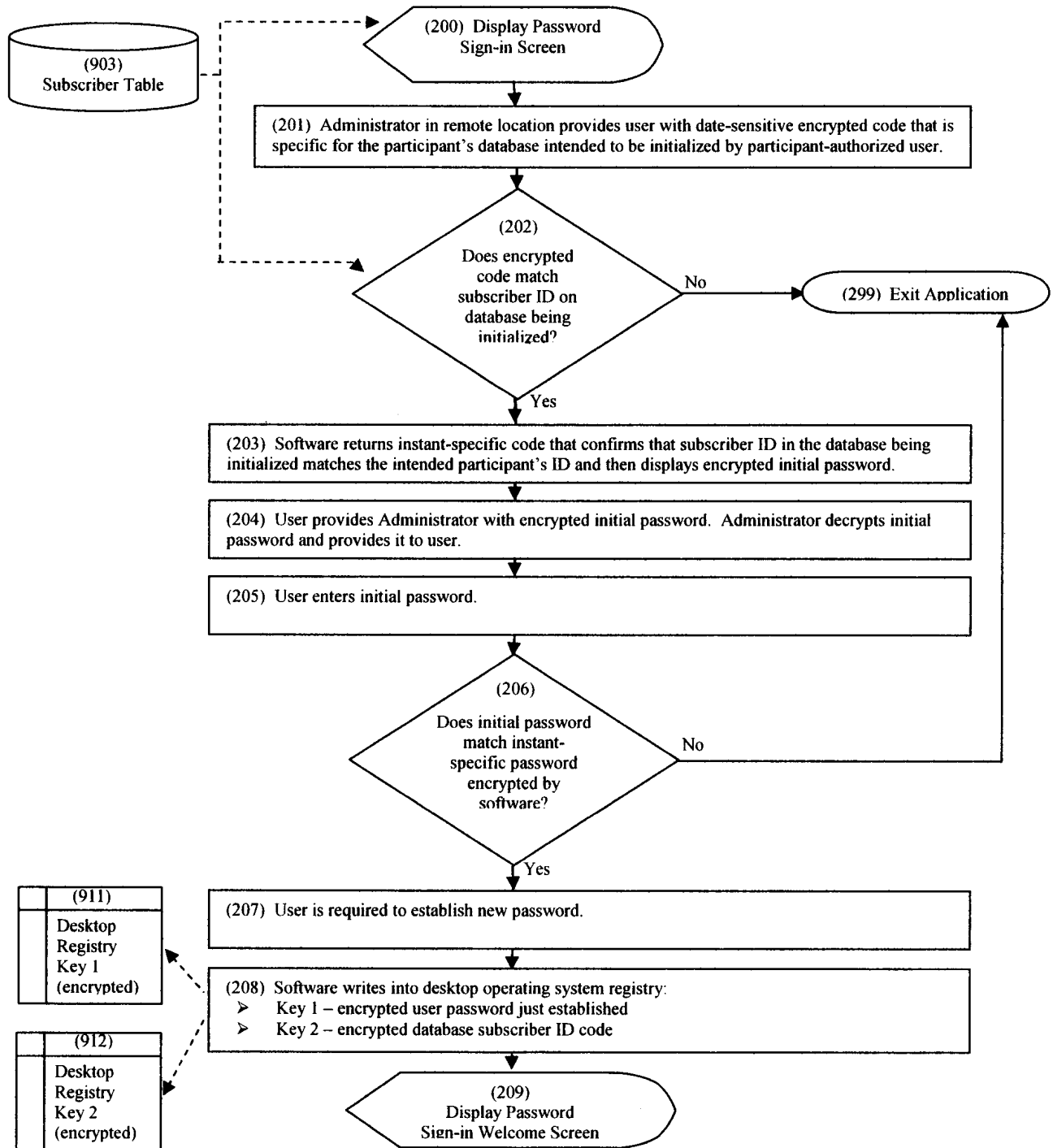
FIG 6



REPLACEMENT SHEET

7 - 32

FIG 7

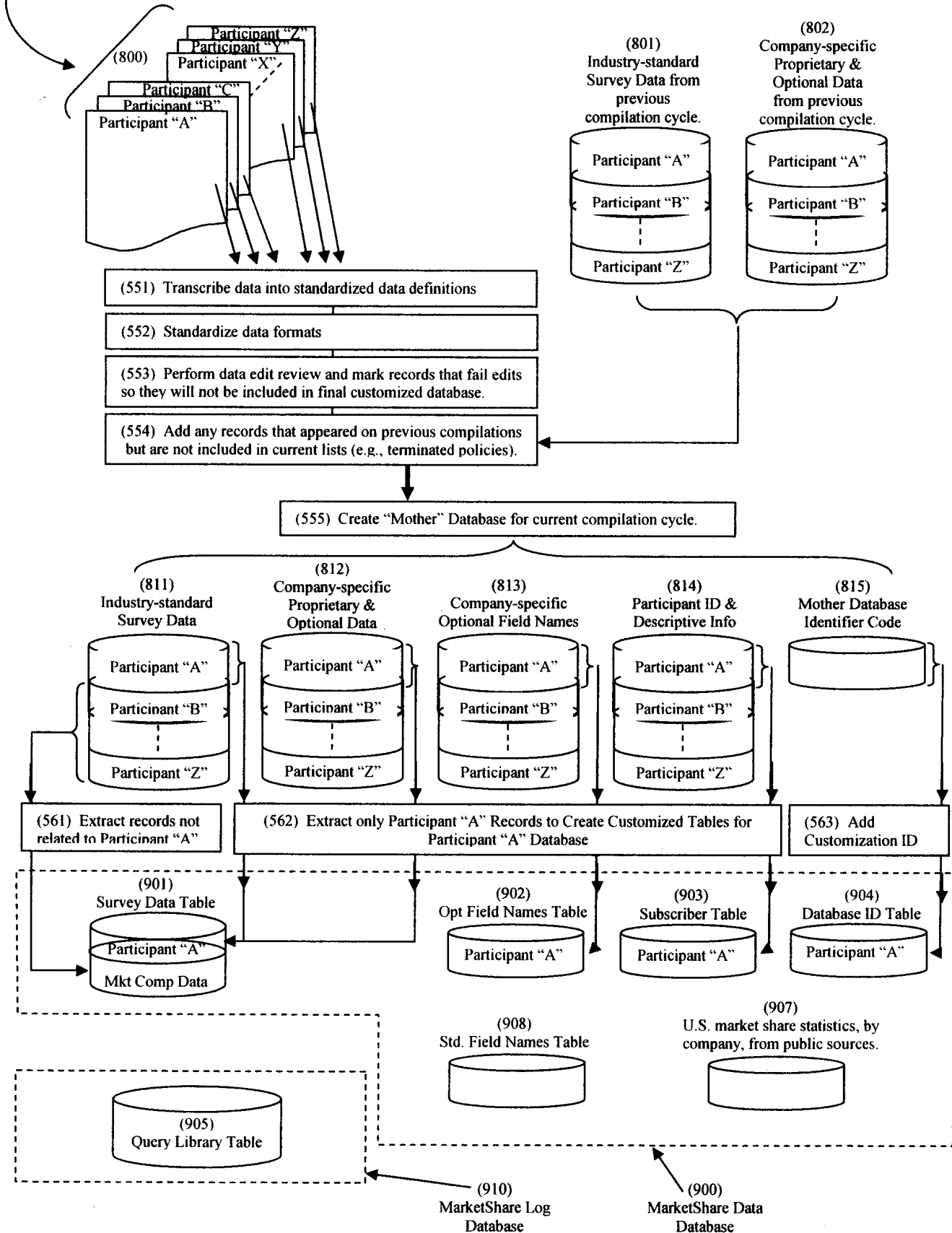


REPLACEMENT SHEET

8 - 32

FIG 8

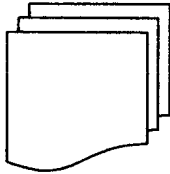
Records, in disparate formats from each participating company, of all sold policies or in-force policies satisfying criteria for inclusion in the database as of current date.



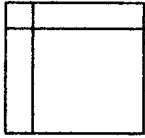
9 – 32

FIG 9

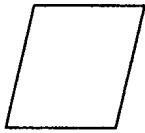
DESCRIPTIVE LEGEND: GRAPHICAL DRAWING SYMBOLS USED



Records in disparate formats, in document or electronic form.



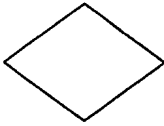
Internal storage on client desktop computer.



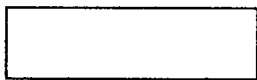
Data file in electronic spreadsheet format.



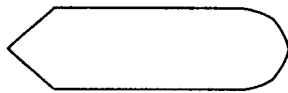
Direct-access data stored as tables in a secure database that can be read or written into only by the invention.



Decision



Action performed by user, or a process performed by the invention as a result of user action.



Display or update a screen image for user interaction.

10 - 32

Welcome to Group MarketShare's

LTD Market Share & Rate Analysis Software

Developed for: **Pinnacle Life & Casualty** (301)

Enter Password:

Software and Statistics Database are Property of Group MarketShare, LLC
Intended for the Sole Use of Pinnacle Life & Casualty

FIG 10

LTD Market Share & Rate Resource
Powered by Group MarketShare, LLC

Set Criteria for Cases to be Included in Your Analysis:

☐ Set Industry-Standard Criteria (309)

☐ Set Company-Specific Criteria (310)

Define the Parameters Included in Your Analysis:

☐ Design/Run Query (311)

Generate Output:

☐ View/Print Reports (308)

☐ View/Print Graphs (306)

☐ Export Detail to Excel (307)

☐ View/Print Case Listing (305)

Query Library:

☐ Add Current Query to Library

☐ Recall Saved Query from Library

FIG 11

Copyright (c) 2003 Group MarketShare, LLC All Rights Reserved

Database Created For: Pinnacle Life & Casualty

Update Cycle: 1Q03

Source Database ID: 37-783-6546 (320)

Client Production ID: 783-70-V2.15 (321)

This Group MarketShare database and software is intended for the sole use of Pinnacle Life & Casualty, its officers and employees. Use of the database and software is subject to strict confidentiality provisions included in the Participation Agreement. Users are under a duty not to disclose or describe to any third party (including consultants, reinsurers, independent contractors or other companies) information generated from this data or by this software without prior written approval from Group MarketShare, LLC. This includes, without limitation, any market statistics, reports, charts and product technical information.

FIG 12

11 - 32

FIG 13

Select a Stored Query:

Date	Ref Code	Query Description
6/30/2003	ZD292	Selected SIC Sectors in Large Midwest MSAs
6/30/2003	YU354	Selected SICs within Selected MSAs
3/2/2003	GM014	Max Benefit Amt for Health Services
3/2/2003	GM013	Sales Region for Selected SIC Sectors
3/2/2003	GM012	Computer-Related SICs in Selected States
3/2/2003	GM011	Rate Structure by Elim Period & Ben Percent

(326) Find (325) (327) Select Close

FIG 14

Set Criteria for Cases Included in Report:

Effective Dates: Beginning and Ending (inclusive)

Plan Characteristics:

- Benefit Percentage
- Max Benefit Period
- Max Benefit Amount: to
- SS Integration
- Own Occ Period
- Elim Period
- Contributory
- Min Benefit Amount
- Product Type
- Policy Status

Demographic Characteristics:

- No. Lives at Issue: to
- State(s)
- MSA(s)
- Industry Group(s)

True Group (Default)
All Sold Cases (Default)

Help

Okay Reset All

(332a) (332b) (330a) (330b) (331a) (331b) (334) (333)

12 - 32

FIG 15

Select Industry Codes you want to include in your analysis:

(340) **SIC Detail Level**

- ☒ SIC Designation (XXXX)
- ☐ SIC Sector (XX - -)
- ☐ SIC Major Category (X - - -)

Click on the industries that you want to include. De-select an industry by clicking it again. (341)

8661 Religious Organizations
8699 Membership Organizations, NEC
8711 Engineering Services
8712 Architectural Services
8713 Surveying Services
8721 Accounting, Auditing, and Bookkeeping Services
8731 Commercial Physical and Biological Research

Set SIC Criteria **Cancel/Clear**

FIG 16

Set Criteria for Cases Included in Report: **Help**

Effective Dates: Beginning **1/1/2001** and Ending **6/1/2002** (inclusive)

Plan Characteristics:

Benefit Percentage: 60%, 66.7%

Max Benefit Period: 5Yrs, SSNRA, T65/5/T70, To 65

Max Benefit Amount: **\$5,000** to **\$12,000**

SS Integration: Primary Only, Full Family

Own Occ Period: 2Yrs Ben, 5Yrs Ben, Full Duration

Elim Period: 90 Days, 180 Days

Contributory

Min Benefit Amount: \$50, \$100

Product Type: True Group, Voluntary

Policy Status All Sold Cases (Default)

Demographic Characteristics:

No. Lives at Issue: **10** to **250**

State(s): CA, GA, IL, MA

MSA(s): Los Angeles-Riverside-Orange
Chicago-Gary-Kenosha, IL-IN-WI
Boston-Worcester-Lawrence, MA-NH-ME-CT
Athens, GA

Industry Group(s):

- 8711 Engineering Services
- 8712 Architectural Services
- 8721 Accounting, Auditing, and Bookeep

(335) **Okay** **Reset All** (336) (337)

13 - 32

FIG 17

Set Company-Specific Criteria for Cases Included in Report Help

(350) **Sales Region:** Central, East, South, West

Risk Class: Aggressive, Favorable, Neutral, Watch

Sales Office: Atlanta, Balt/Wash, Boston, Charlotte, Chicago, Dallas (351)

Broker:

Underwriter: Alexander, A, Changers, L, Cloutier, S, Halpernen, G, Lungernan, V, Mandel, R

Rating Year:

Okay (352) Reset All (353)

FIG 18

Report Design Parameters: Help

Group Level: MSA Code (362) Remove Group Level (361)

Report Detail Level: SIC Code, Sales Office, Sales Region, SIC Code, SIC Major Group (360)

☒ Disregard extreme outliers for the purpose of calculating average rates. This option takes longer to calculate but generates smoother results. (365)

Run Query (363) Close (364)

14 - 32

FIG 19

LTD Market Share & Rate Resource
Powered by Group MarketShare, LLC

Set Criteria for Cases to be Included in Your Analysis:

- ☐ Set Industry-Standard Criteria
- ☐ Set Company-Specific Criteria

Define the Parameters Included in Your Analysis:

- ☐ Design/Run Query

Generate Output:

- ☐ View/Print Reports
- ☐ View/Print Graphs
- ☐ Export Detail to Excel
- ☐ View/Print Case Listing

Query Library:

- ☐ Add Current Query to Library
- ☐ Recall Saved Query from Library

Criteria in effect (312)

Current report is by SIC Code within Metro Area (313)

Report Reference Number is ZA60 (314)

Info **Help** **Exit**

Callouts: (315) points to View/Print Reports; (316) points to View/Print Graphs; (317) points to Export Detail to Excel; (318) points to View/Print Case Listing; (319) points to Add Current Query to Library.

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FIG 20

Choose a Chart Format: [Help]

Comparisons with Database Statistics

(370) ☐ Market Share

(371) ☐ Business Mix

(372) ☐ Rate Levels

(373) ☐ Scatter Chart Share vs. Rate Level

(374) ☐ Rate Ratios

☐ Calculate shares based on estimated total market.

Internal Business Analysis

(375) ☐ Business Volumes

(376) ☐ Business Mix

(377) ☐ Sold-to-Formula Rate Ratios

(378)

(380)

FIG 21

Control the charts by selecting only the parameters you want to display:

Limit the number of charts by clicking on items you want. De-select an item by clicking it again.

Limit the number of charts by clicking on items you want. De-select an item by clicking it again.

Don't chart any cells with fewer than cases.

(Default is all items)

Group Level

Atlanta, GA

Los Angeles-Riverside-Orange Co

Chicago-Gary-Kenosha, IL-IN-WI

Boston-Worcester-Lawrence, MA-

Detail Level

Engineering Services

Architectural Services

Accounting, Auditing, & Bookkeeping

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FIG 22

Choose a Report Format:

(390) Compare Pinnacle Life & Casualty and Market Comparables within each detail group.

(391) Display information for Pinnacle Life & Casualty and Market Comparables separately.

(392) Display market share and rate levels for Pinnacle Life & Casualty relative to other database participants.

(393) ☐ Calculate shares based on estimated total market.

FIG 23

Set Query Description:

Ref Code Add a Descriptive Name for Your Query Here

(394) (395)

17 - 32

Welcome to
LTD Market Share and Rate Resource
Powered by Group MarketShare, LLC

Drill Down for Market Data:
 Region Group Demographics
 Plan Feature Time Period

Analyze:
 Sales vs. Market Mix Market Trends
 Market Share Impact of Marketing Changes
 Competitive Rate Levels Price Sensitivity

Communicate:
 Powerful Chart Options Download Data
 Detailed Reports

FIG 24

Welcome to Group MarketShare's
LTD MarketShare and Rate Analysis Software
 Developed for Pinnacle Life & Casualty

Registration is required to run LTD Market Share & Rate Analysis Software on this PC!
 To register, call Group MarketShare, LLC at (207) 829-6755 to get
 the proper registration codes to enter below:

Enter 1st code:

Now tell Registration this code: **BY01K/U**

Enter initial password:

Software and Statistics Database are Property of Group MarketShare, LLC
 Intended for the sole use of Pinnacle Life & Casualty

FIG 25

Set Password Form:
 Establish a new password of between four and ten characters.

Re-enter Old Password:

Enter New Password:

Confirm New Password:

FIG 26

-(401)

19 - 32

FIG 28

(412)	(413)	(420)	(414)	(415)	(421)	(416)	(422)	(417)	(423)	(418)	(424)	(425)
Group Long Term Disability Market Share & Average Rate Statistics												
Data Grouped by: SIC Code Within MSACode												
SIC Code	No. of MktComp Co.s	Annual Premium (000's)	Pinnacle L&C	Share %	Plans Sold Mkt Comps	Pinnacle L&C	Share %	Lives Sold Mkt Comps	Pinnacle L&C Sold Rate	Pinnacle L&C Formula Rate	Mkt Comp Sold Rate	
7311: Advertising Agencies	<3	\$0			<5				0.00%	0.00%		
7371: Computer Programming Services	6	\$25	\$575	4.10%	2	66	2.9%	87	0.34%	114%	132%	0.29%
8711: Engineering Services	6	\$50	\$227	18.0%	1	28	3.4%	215	0.39%	104%	135%	0.38%
8721: Accounting, Auditing, Bookkeeping Svcs	5	\$11	\$68	13.3%	2	11	15.3%	43	0.51%	119%	146%	0.43%
> > Group Totals	6	\$85	\$886	8.8%	5	108	4.4%	345	0.41%	126%	154%	0.33%
MSACode Boston-Worcester-Lawrence, MA-NH-ME-CT												
(411)												
MSACode Phoenix-Mesa, AZ												
(410)												
7311: Advertising Agencies	<3	\$0			0	<5		0	0.00%	0.00%		
7371: Computer Programming Services	3	\$19	\$110	14.4%	1	12	7.6%	105	0.21%	71%	75%	0.30%
8711: Engineering Services	<3	\$0			0	<5		0	0.00%	0.00%		
8721: Accounting, Auditing, Bookkeeping Svcs	<3	\$5			1	7	12.5%	25	0.29%	0.33%		
> > Group Totals	4	\$24	\$140	14.5%	2	23	8.0%	130	0.25%	80%	87%	0.32%
(419)												
(426)												
MSACode > > TOTALS												
(427)												
7311: Advertising Agencies	<3	\$0			0	<5		0	0.00%	0.00%		
7371: Computer Programming Services	6	\$43	\$685	5.9%	3	78	3.7%	192	0.29%	100%	114%	0.29%
8711: Engineering Services	6	\$50	\$240	17.2%	1	31	3.1%	215	0.39%	106%	138%	0.37%
8721: Accounting, Auditing, Bookkeeping Svcs	5	\$16	\$77	17.0%	3	18	18.7%	68	0.44%	105%	127%	0.42%
> > Group Totals	6	\$109	\$1,026	9.6%	7	131	5.3%	475	0.37%	112%	134%	0.33%

Monday, July 14, 2003

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Report Reference Code: BO896

Calculation of average rate statistics ignore extreme outlier cases

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Data Grouped by: SIC Code Within MSACode

(433) (434)

Data For:Pinnacle L&C

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FIG 30

(435)

Group Long Term Disability Source Data Information for Pinnacle L&C

Data Grouped by: SIC Code Within MSACode

	MSACode	Contributors	Number of Cases	Lives	Sold	Annual Premium		Per Life	Mo CP Per Life	Avg Rate		Std Dev
						Formula	Ratio			Sold	Formula	
Data For:Market Comparables												
MSACode Boston-Worcester-Lawrence, MA-NH-ME-CT												
7311: Advertising Agencies		<3	<5									
7371: Computer Programming Services		6	66	2,814	\$575,159			\$204	\$6,548		0.29%	0.11%
8711: Engineering Services		6	28	1,250	\$227,122			\$182	\$4,728		0.38%	0.15%
8721: Accounting, Auditing, and Bookkeeping Services		5	11	260	\$68,381			\$263	\$4,998		0.43%	0.13%
> > Group Totals		6	108	4,393	\$886,153			\$202	\$5,923		0.33%	0.13%
MSACode Phoenix-Mesa, AZ												
7311: Advertising Agencies		<3	<5									
7371: Computer Programming Services		3	12	527	\$109,900			\$209	\$5,604		0.30%	0.07%
8711: Engineering Services		<3	<5									
8721: Accounting, Auditing, and Bookkeeping Services		<3	<5									
> > Group Totals		4	18	679	\$140,209			\$206	\$5,650		0.32%	0.10%
MSACode > > > TOTALS												
7311: Advertising Agencies		<3	<5									
7371: Computer Programming Services		6	78	3,341	\$685,059			\$205	\$6,399		0.29%	0.10%
8711: Engineering Services		6	31	1,331	\$240,419			\$181	\$4,844		0.37%	0.15%
8721: Accounting, Auditing, and Bookkeeping Services		5	13	303	\$76,966			\$254	\$5,022		0.42%	0.13%
> > Group Totals		6	126	5,072	\$1,026,361			\$202	\$5,887		0.33%	0.13%

Monday, July 14, 2003

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Report Reference Code: BO896

Calculation of average rate statistics ignore extreme outlier cases

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FIG 31

Group Long Term Disability Source Data Information for Pinnacle L&C

Data Grouped by: SIC Code Within MSACode

	Contributors	Cases	Lives	Annual Premium		Per Life	Mo CP Per Life	Avg Rate		Std Dev
				Sold	Formula			Ratio	Sold	
MSACode Boston-Worcester-Lawrence, MA-NH-ME-CT										
7311: Advertising Agencies	Market Comparables	<3	<5							
7371: Computer Programming Services	Pinnacle L&C	2	87	\$24,588	\$28,536	86.2%	\$283	\$7,080	0.34%	86.3%
	Market Comparables	6	2,814	\$575,159			\$204	\$6,548	0.29%	0.11%
8711: Engineering Services	Pinnacle L&C	1	215	\$50,156	\$65,352	76.7%	\$233	\$5,007	0.39%	76.7%
	Market Comparables	6	28	\$227,122			\$182	\$4,728	0.38%	0.15%
8721: Accounting, Auditing, and Bookkeeping Services	Pinnacle L&C	2	43	\$10,570	\$13,344	79.2%	\$246	\$4,414	0.51%	81.1%
	Market Comparables	5	11	\$68,381			\$263	\$4,998	0.43%	0.13%
> > Group Totals	Pinnacle L&C	5	345	\$85,314	\$107,232	79.6%	\$247	\$5,456	0.41%	81.9%
	Market Comparables	6	108	\$886,153			\$202	\$5,923	0.33%	0.13%
MSACode Phoenix-Mesa, AZ										
7311: Advertising Agencies	Market Comparables	<3	<5							
7371: Computer Programming Services	Pinnacle L&C	1	105	\$18,630	\$19,668	94.7%	\$177	\$6,982	0.21%	94.7%
	Market Comparables	3	12	\$109,900			\$209	\$5,604	0.30%	0.07%
8711: Engineering Services	Market Comparables	<3	<5							
8721: Accounting, Auditing, and Bookkeeping Services	Pinnacle L&C	1	25	\$5,282	\$5,916	89.3%	\$211	\$5,986	0.29%	89.3%
	Market Comparables	<3	<5							
> > Group Totals	Pinnacle L&C	2	130	\$23,913	\$25,584	93.5%	\$184	\$6,791	0.25%	91.5%
	Market Comparables	4	18	\$140,209			\$206	\$5,650	0.32%	0.10%

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FIG 32

(442)

Group Long Term Disability Source Data Information for Pinnacle L&C

Data Grouped by: SIC Code Within MSACode

MSACode		Contributors	Cases	Lives	Annual Premium		Mo CP Per Life	Avg Rate		Std Dev
					Sold	Formula Ratio		Sold	Formula Ratio	
7311: Advertising Agencies	Market Comparables	<3	<5							
7371: Computer Programming Services	Pinnacle L&C	3	192		\$43,218	\$48,204	89.7%	\$225	\$7,027	0.08%
	Market Comparables	6	78	3,341	\$685,059			\$205	\$6,399	0.10%
8711: Engineering Services	Pinnacle L&C	1	215		\$50,156	\$65,352	76.7%	\$233	\$5,007	0.15%
	Market Comparables	6	31	1,331	\$240,419			\$181	\$4,844	0.13%
8721: Accounting, Auditing, and Bookkeeping Services	Pinnacle L&C	3	68		\$15,852	\$19,260	82.3%	\$233	\$4,992	0.13%
	Market Comparables	5	13	303	\$76,966			\$254	\$5,022	0.13%
> > Group Totals	Pinnacle L&C	7	475		\$109,227	\$132,816	82.2%	\$230	\$5,821	0.13%
	Market Comparables	6	126	5,072	\$1,026,361			\$202	\$5,887	0.13%

MSACode > > TOTALS

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Calculation of average rate statistics ignore extreme outlier cases

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FIG 33

Group MarketShare Long Term Disability Chart Documentation Cover Page

Market Share and Relative Rate Level Statistics

Analysis By: SIC Code Within MSACode

(451)

The Following Constraints Were Applied When Selecting Cases Included in this Report:

Effective Date Range:	From 1/1/2001 To 6/1/2002	Case Size: From 10 To 250	Lives at Issue
Benefit Percentage:	60.0%; 66.7%	Avg. Covered Pay:	
Max Benefit Period:	SSNRA; T65/5Yr/T70; To Age 65	State(s):	
Max Benefit Amount:	From \$3000 To \$12000	MSA(s):	Boston-Worcester-Lawrence, MA-NH-ME-CT Phoenix-Mesa, AZ

SS Integration Method:

Own Occ Period: 090; 180

Elimination Period:

Contributory Covg:

Min Benefit Amount:

Product Type: True Group

Policy Status: All Sold Cases

Administrative Svcs:

Industry Group(s):

7311: Advertising Agencies

7371: Computer Programming

8711: Engineering Services

8721: Accounting, Auditing, Bookkeeping Svcs

Monday, July 14, 2003

Report Reference Code: BO896

(452)

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Calculation of average rate statistics ignore extreme outlier cases

(453)

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FIG 34

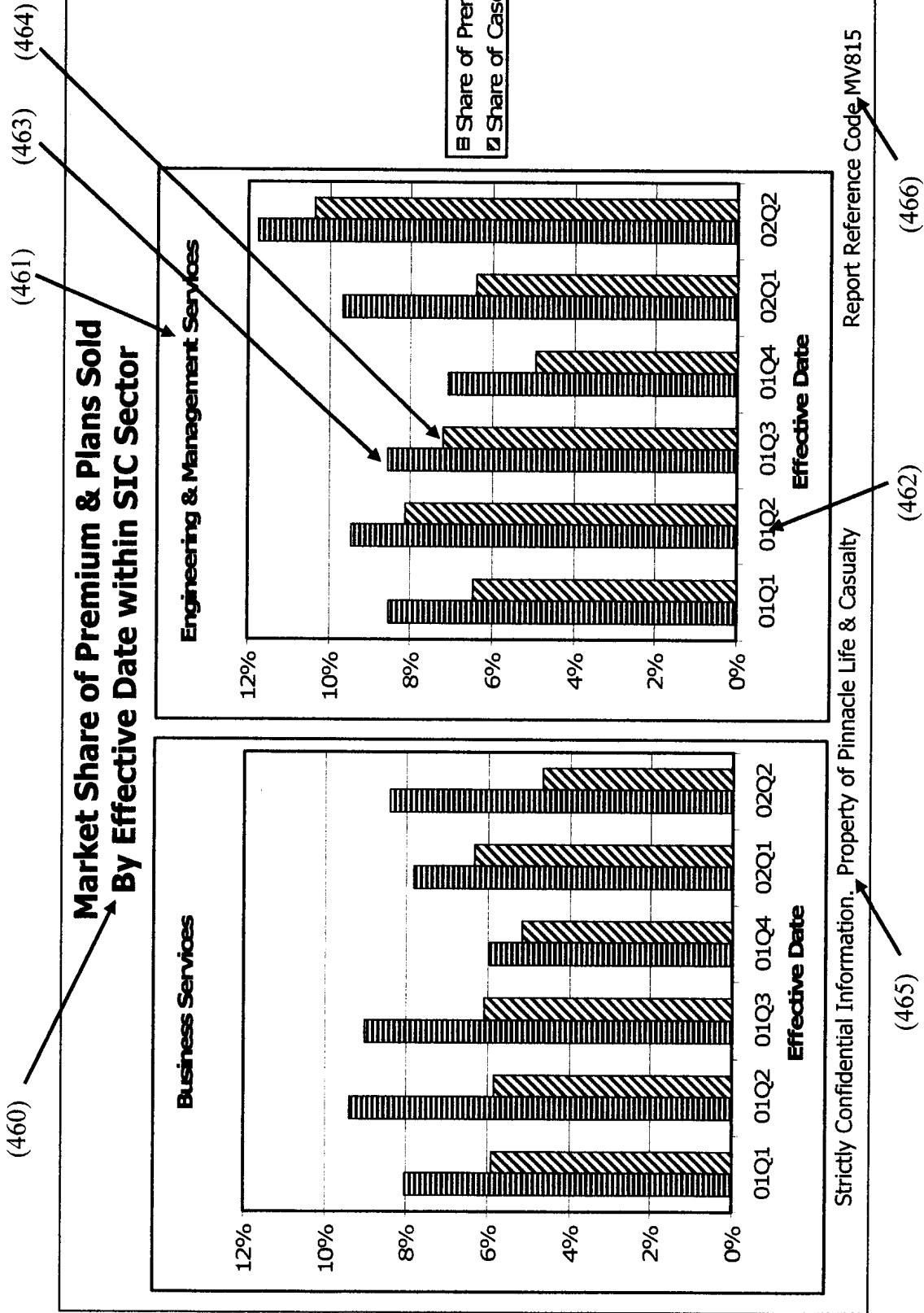
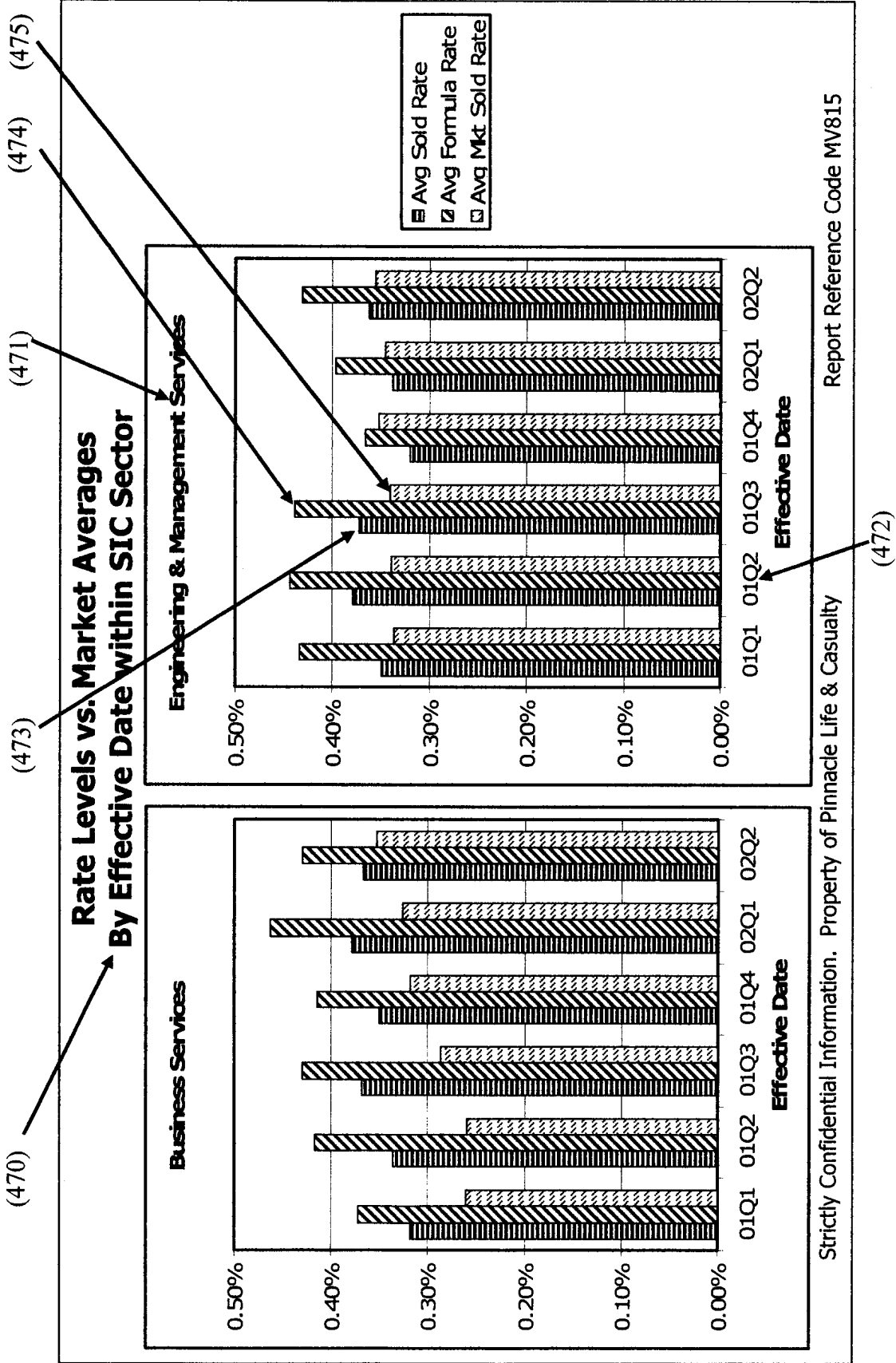


FIG 35



27 – 32

FIG 36

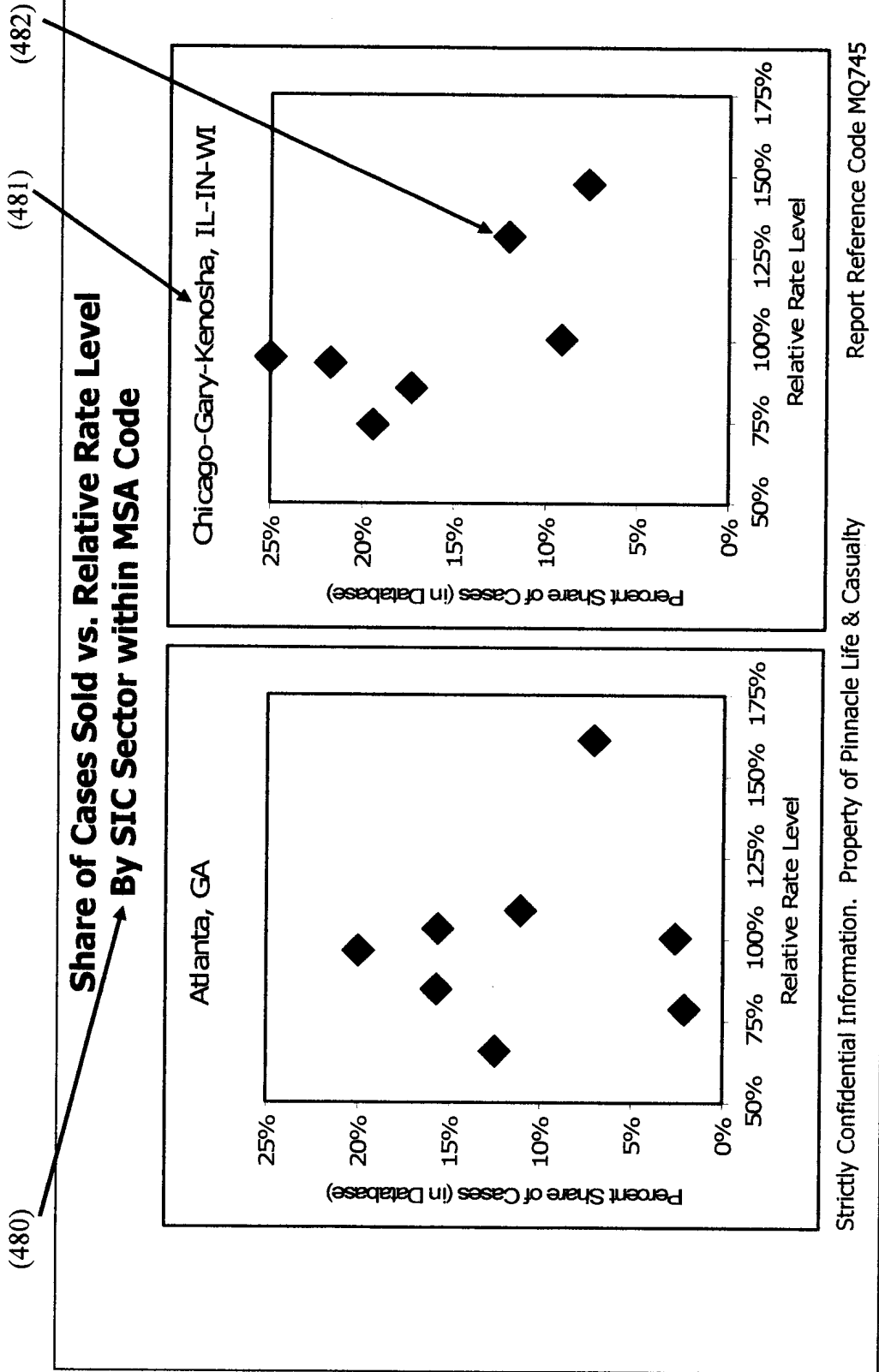


FIG 37

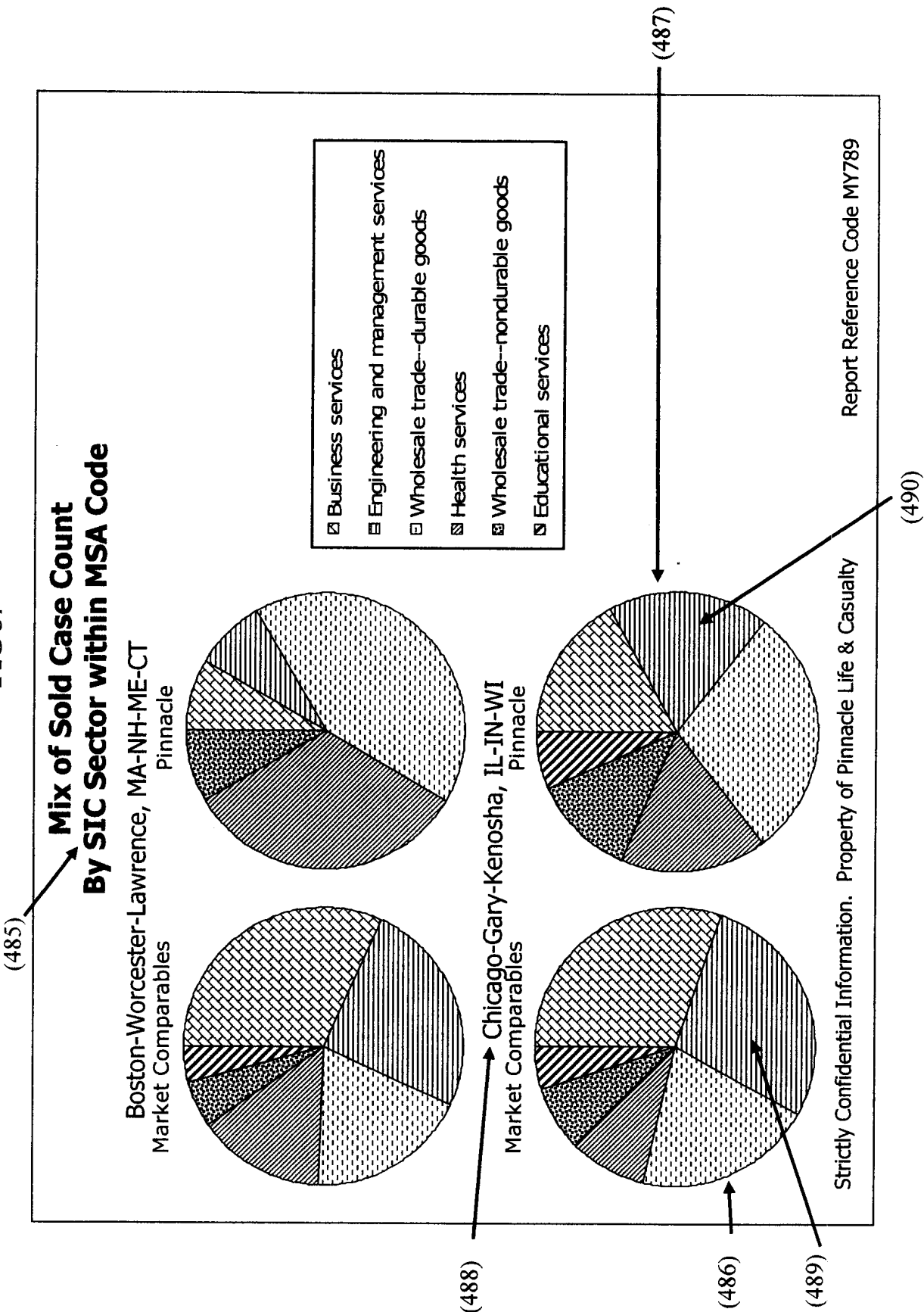


FIG 38

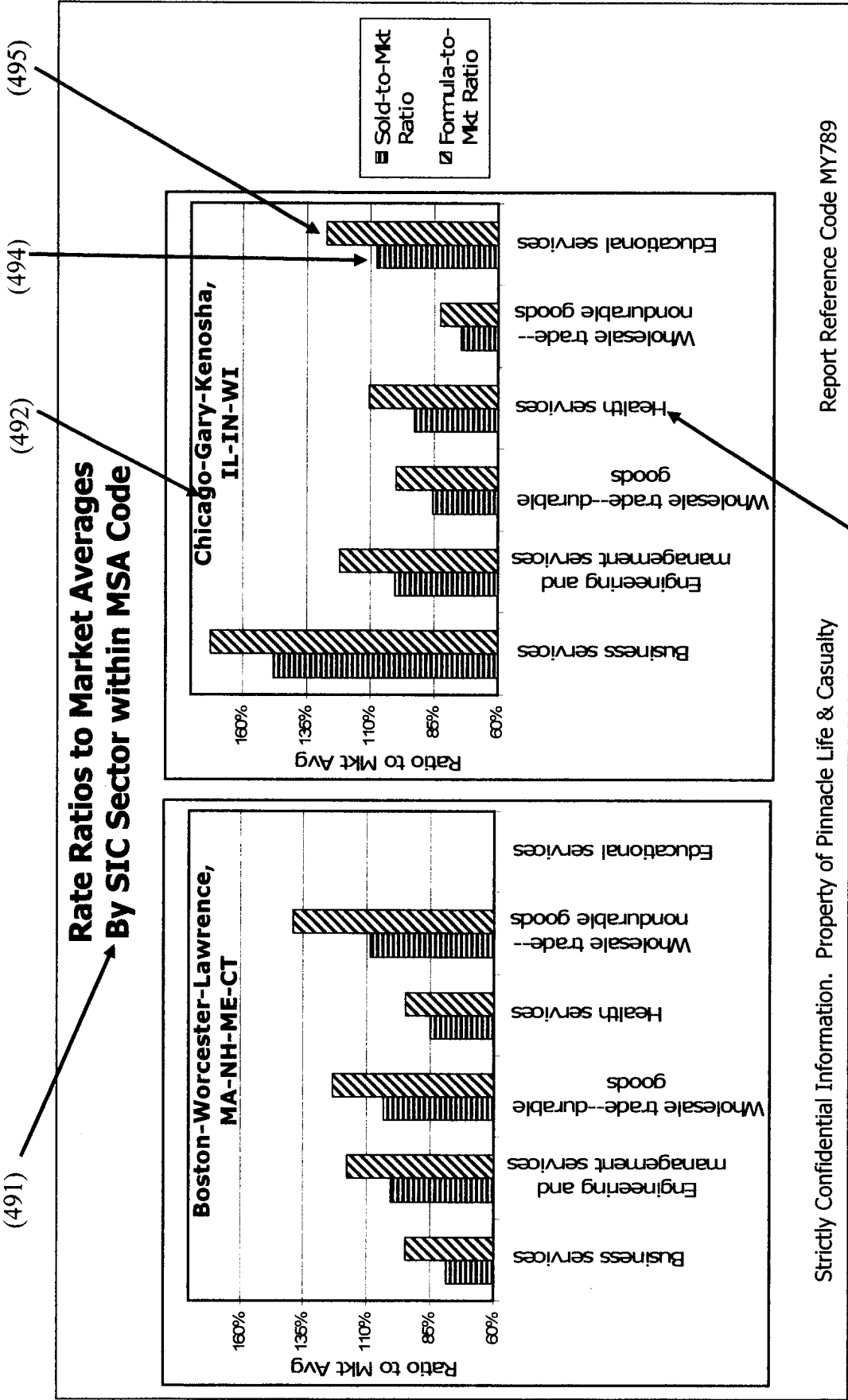
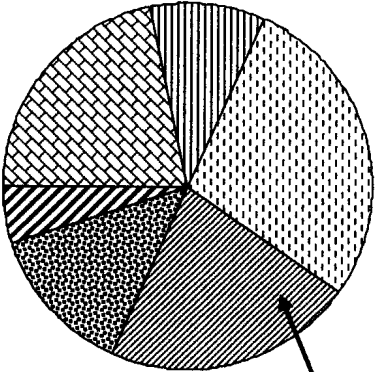
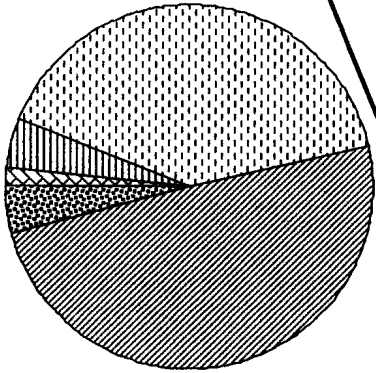


FIG 39

Mix of Business Premium
By SIC Sector within MSA Code

Boston-Worcester-Lawrence,
MA-NH-ME-CT

Chicago-Gary-Kenosha,
IL-IN-WI



- Business services
- Engineering and management services
- Wholesale trade--durable goods
- Health services
- Wholesale trade--nondurable goods
- Educational services

31 - 32

FIG 40

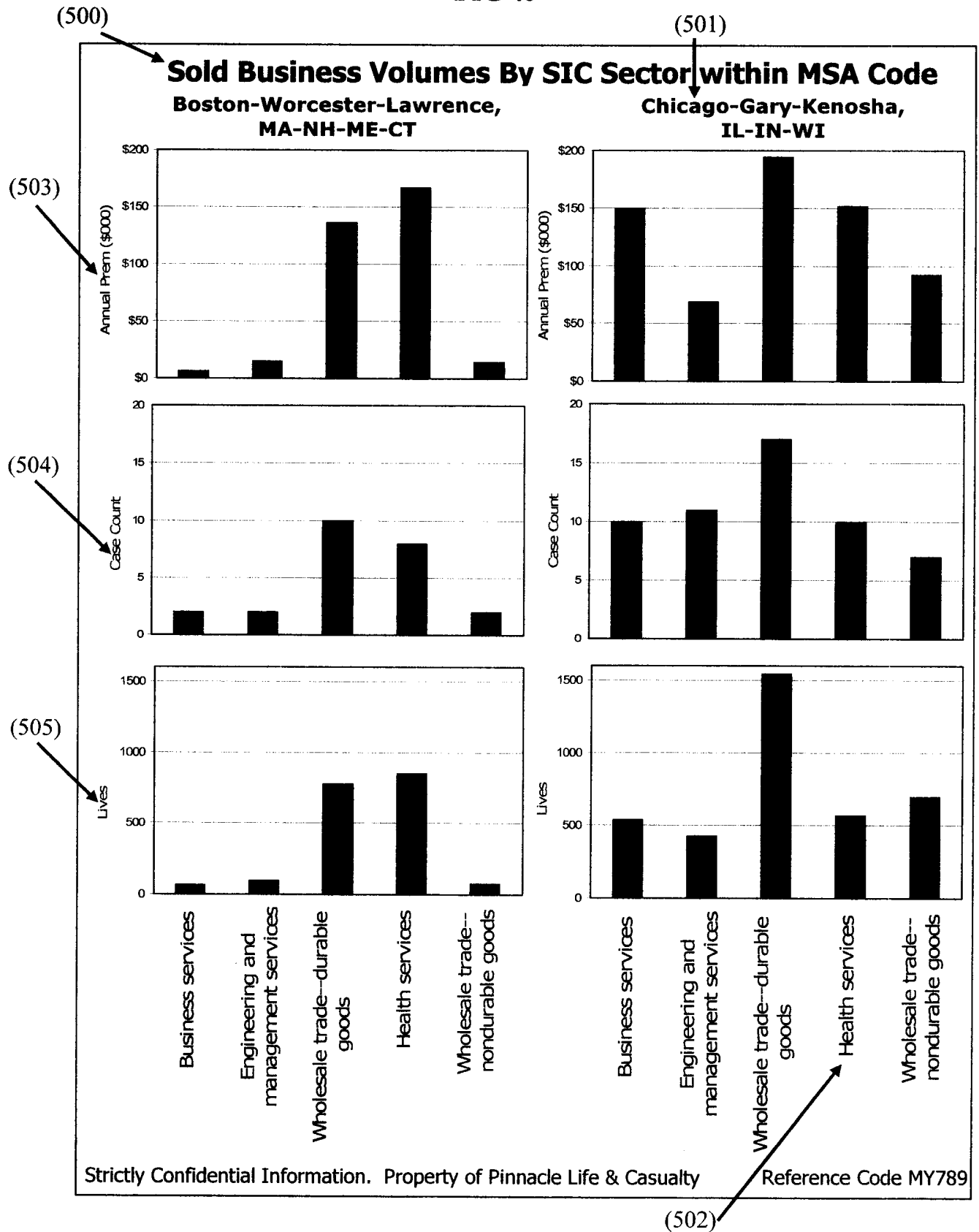


FIG 41

